

WHAT IS CLAIMED IS:

Sub A4 1. A student loan consolidation qualification system,
2 comprising:

3 an input module, associated with an Internet site, that
4 presents at least one page to a loan applicant to assist said loan
5 applicant in providing personal and student loan information
6 pertaining to a plurality of student loans made to said loan
7 applicant; and

8 a qualification module, associated with said input module,
9 that assesses said personal information to determine a personal
10 qualification of said loan applicant and assesses said student loan
11 information pertaining to said plurality of student loans to
12 determine a loan qualification of said loan applicant, said
13 qualification module qualifying said loan applicant and informing
14 said loan applicant and a loan consolidator only if said personal
15 qualification and said loan qualification are positive.

Sub C1 2. The system as recited in Claim 1 wherein said site is
2 associated with an affinity group.

3. The system as recited in Claim 1 wherein said site is a
secured site.

4. The system as recited in Claim 1 wherein said personal
information includes student loan guarantor information.

5. The system as recited in Claim 1 wherein said
qualification module assesses said student loan information to
determine whether said plurality of student loans are from more
than one lender to determine said loan qualification.

6. The system as recited in Claim 1 wherein said
qualification module assesses said student loan information to
determine whether said plurality of student loans are guaranteed by
a government-sponsored program.

7. The system as recited in Claim 1 wherein said
qualification module assesses an aggregate student loan debt of
said loan applicant to determine said loan qualification.

8. The system as recited in Claim 1 wherein said
qualification module qualifies said loan applicant if an aggregate
student loan debt of said loan applicant exceeds a predetermined
amount.

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9. A method of qualifying a student for student loan consolidation, comprising:

presenting, at an Internet site, at least one page to a loan applicant to assist said loan applicant in providing personal and student loan information pertaining to a plurality of student loans made to said loan applicant;

assessing said personal information to determine a personal qualification of said loan applicant;

assessing said student loan information pertaining to said plurality of student loans to determine a loan qualification of said loan applicant;

qualifying said loan applicant only if said personal qualification and said loan qualification are positive; and

informing said loan applicant and a loan consolidator if said personal qualification and said loan qualification are positive.

10. The method as recited in Claim 9 wherein said site is associated with an affinity group.

11. The method as recited in Claim 9 wherein said personal information includes student loan guarantor information.

12. The method as recited in Claim 9 wherein said assessing
said student loan information comprises determining whether said
plurality of student loans are from more than one lender to
determine said loan qualification.

13. The method as recited in Claim 9 wherein said assessing
said student loan information comprises determining whether said
plurality of student loans are guaranteed by a government-sponsored
program.

14. The method as recited in Claim 9 wherein said assessing
said student loan information comprises calculating an aggregate
student loan debt of said loan applicant to determine said loan
qualification.

15. The method as recited in Claim 9 wherein said qualifying
comprises qualifying said loan applicant if an aggregate student
loan debt of said loan applicant exceeds a predetermined amount.

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16. > A student loan consolidation qualification Internet site,
comprising:

an input module, associated with said Internet site, that
presents at least one page to a loan applicant to assist said loan
applicant in providing personal and student loan information
pertaining to a plurality of student loans made to said loan
applicant; and

a qualification module, associated with said input module,
that assesses said personal information to determine a personal
qualification of said loan applicant and assesses said student loan
information pertaining to said plurality of student loans to
determine a loan qualification of said loan applicant, said
qualification module qualifying said loan applicant and informing
said loan applicant and a loan consolidator via a page on said site
only if said personal qualification and said loan qualification are
positive.

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17. The site as recited in Claim 16 wherein said site is
associated with an affinity group.

18. The site as recited in Claim 16 wherein said personal
information includes student loan guarantor information.

19. The site as recited in Claim 16 wherein said
2 qualification module assesses said student loan information to
3 determine whether said plurality of student loans are from more
4 than one lender to determine said loan qualification.

20. The site as recited in Claim 16 wherein said
2 qualification module assesses said student loan information to
3 determine whether said plurality of student loans are guaranteed by
4 a government-sponsored program.

21. The site as recited in Claim 16 wherein said
qualification module assesses an aggregate student loan debt of
said loan applicant to determine said loan qualification.

22. The site as recited in Claim 16 wherein said
2 qualification module qualifies said loan applicant if an aggregate
3 student loan debt of said loan applicant exceeds a predetermined
4 amount.